DOES SIZE MATTER?

UNDER-OCCUPANCY AND OLDER AUSTRALIAN HOME OWNERS
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Authors

Bruce Judd
University of New South Wales, Australia

Joanne Quinn
University of New South Wales, Australia

Diana Olsberg
University of New South Wales, Australia

Oya Demirbilek
University of New South Wales, Australia

Corresponding Author

Associate Professor Bruce Judd
City Futures Research Centre
Faculty of the Built Environment
University of New South Wales
Sydney 2052 NSW
Australia
Email: b.judd@unsw.edu.au

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ABSTRACT

The ageing of the Australian population has become a major focus for policy makers, and ‘ageing-in-place’ and ‘positive and healthy ageing’ have become central tenets in emerging policy. Ageing-in-place is seen as a ‘win-win’ policy, being overwhelmingly preferred by older people themselves as well as reducing the burden on society for provision of institutional aged care. However it also raises questions about the suitability of the current housing stock to accommodate the increasing percentage of older residents and their greater need for assistance with core activities. Two key issues are the efficiency with which older people utilise the housing stock, given their smaller households, and the suitability of housing design to accommodate their increased need for assistance.

This paper reports on research undertaken for the Australian Housing and Urban Research Institute and the Department of Health and Ageing using a national survey of 1782 older homeowners and 70 in-depth interviews. It concludes that current methods of calculating under-occupancy do not accurately portray the need for and use of space within the dwelling and argues for a more nuanced understanding that includes temporary residents, alternative space uses, time spent in the dwelling and psycho-social aspects important to active and healthy ageing.
INTRODUCTION

Like many other OECD countries, Australia’s population is ageing rapidly. This is due to three main phenomena: low fertility, greater longevity and the post-war baby boom generation reaching retirement years. Over the last three censuses (1996, 2001 and 2006) there has been an overall growth of 33.1% in the population over 55 years of age, three times the overall population growth of 11.8%. Growth has been particularly dramatic in the 85 and over age group with an increase of 62.0%. It has almost doubled (+47.9%) for 55-64 year olds (the baby boomer group), and increased by 36.7% for the 65-74 year old group. For those aged 65-74 it has been much more modest at 9.2%. ABS population projections suggest that between 2004 and mid century, the population of people over 55 years of age will have increased by approximately one quarter. For those 65 and over it will have doubled and for those 85 and older it will have quadrupled (ABS, 2006a:4). It is significant also that 35% of Australian’s 65 years or more were born overseas and 61% of these are from non-English speaking countries.

The relationship between ageing and health and disability problems is well established increasing from 36% of 60-64 year olds to 82% of those 85 and older having at least one disability, of whom 41% of had a profound or severe core ability limitation (AIHW, 2007:60). However, in 2006 only 11.3 per cent of people over 55 years of age required assistance with core activities, although this rises dramatically from only 7.5% amongst 65-74 year olds to 19.6% of 75-84 year olds and eventually to 46.6% of those 85 and older (ABS 2006 Census). Considering that the vast majority of older people (94.0%) are in private dwellings and only 6.0 per cent are in institutional care, most of this assistance is being delivered in the home. This represents a particular challenge for housing and urban design as the growing need for assistance with core activities in the home will demand that housing and urban environments are capable of accommodating a much wider range of abilities than they do at present.

The implications of the ageing of the population for the Australian economy and society are profound as outlined in former treasurer Costello’s two Intergenerational Reports (Australian Government 2002, 2007), the first of which predicted an unsustainable budget blow out over the following 40 years due largely to the inflated costs of health, aged care and pension support. A succession of policy documents since the early 1990s have also stressed the importance of housing and the urban environment starting with the Keating Government’s National Housing Strategy paper on Housing for Older Australians (Howe, 1992), which first raised the issue of housing under-utilisation by older people, and the New Homes for Old Strategy of the Australian Urban and Regional Development Review (AURDR, 1994). This was followed after some time by the Howard Government’s National Strategy for an Ageing Australia (Australian Government, 2002a) and the report of the Prime Minister’s Science, Engineering and Innovation Council on Promoting Healthy Ageing in Australia (PMSEIC, 2003).

More recently, the Department of Health and Ageing sponsored a Speaker Series entitled ‘A Community for All Ages: Building the Future’ in partnership with a range of built environment and local government peak bodies. Its intention was “…to raise awareness of the need to plan and build better communities to meet the long term needs of a future Australian population which will have a higher proportion of older people” and to “…challenge traditional models of housing and community design…and move our thinking from our
current car-orientated suburbs to creating ‘walkable communities’ where older people can remain active in their own homes and communities…” (DoHA, 2006:8).

This paper is based on the findings of a research project entitled ‘Dwelling, Land and Neighbourhood Use by Older Home Owners’ which was jointly funded by the Australian Housing and Urban Research Institute (AHURI) as part of its Ageing and Housing agenda and the Department of Health and Ageing (DoHA), in response to the recommendations of the Speaker Series. The research was based on 1604 responses to a national survey of older home owners and 70 in-depth interviews conducted in five States/Territories (NSW, QLD, VIC, WA and the ACT). A positioning paper (Quinn et al, 2009) is published on the AHURI website www.ahuri.edu.au, as will be the final report (Judd et al, forthcoming).

**HOUSING OCCUPANCY AND UTILISATION MEASURES**

Housing occupancy and utilisation are closely related but not identical concepts. Housing occupancy generally refers to the relationship between number of permanent residents and the size of the dwelling usually expressed in terms of the number of bedrooms. It is commonly used to indicate overcrowding, under-utilisation or the efficient use of housing stock. Housing utilisation is a somewhat broader term that refers to how effectively space in a dwelling is used by its occupants rather than a simple formula based on household size and number of rooms, and therefore includes both spatial and temporal aspects of use.

Other countries have occupancy standards for housing, mostly for determining housing assistance. For example the USA has had an occupancy standard for HUD’s Fair Housing Enforcement articulated in the HUD Occupancy Handbook (HUD, 2005) which states that “…occupancy standards serve to prevent the over- or under-utilization of units that can result in an inefficient use of housing assistance” and “to ensure that tenants are treated fairly and consistently and receive adequate housing space.” It broadly assumes two persons per bedroom. But the brevity of this standard has been the matter of much dispute and required clarification by the Assistant Secretary for Fair Housing and Equal Opportunity who articulated a more complex interpretation to take into account a range of special circumstances (HUD, 1998). It has also been criticised by Pader (2002) for being discriminatory and having an adverse effect on ethnic and racial communities because of its Anglo-American cultural assumptions and “culturally constricted definition of moral health, safety, comfort and convenience” (Pader, 2002).

In the UK, the government has a ‘Bedroom Standard’ which is “…calculated in relation to the number of bedrooms and the number of household members and their relationship to each other” where “one bedroom is allocated to each married or cohabiting couple, any other person over 21, each pair aged 10-20 of the same sex and each pair of children under 10” (New Policy Institute, 2008). A recent paper by the International Longevity Centre, discusses the relevance of the bedroom standard in relationship to older people and notes that there is general agreement amongst housing professionals that under-occupancy is having 2 or more bedrooms above the bedroom standard and that having one bedroom above does not constitute having a “spare room”. The ILC paper also notes that if the bedroom standard is applied to retired households, 56% would be regarded as under-occupied, and that if one ‘spare room’ were included the percentage would be half. However, because of the shortage of family social housing, especially in London, they do go on to advocate downsizing, home sharing or taking in lodgers to increase housing efficiency (Harding, 2007)
The Canadian government has developed a National Occupancy Standard (CNOS) to assist in estimating Core Housing Need, based on three criteria – adequacy, suitability and affordability. It is primarily used to determine overcrowding, including amongst the indigenous population, rather than to measure under-occupancy. The ‘suitability’ indicator uses a formula to determine when “...dwellings have enough bedrooms for the size and make-up of residential households...”. “Enough bedrooms” is defined as follows:

“One bedroom for:
- each cohabiting adult couple
- each unattached household member 18 years of age and over
- each same sex pair of children under 18
- and an additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom;
- a household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom)” (CMHC, 2004)

In Australia the CNOS has been widely accepted and adopted by the ABS and the Australian Institute of Health and Welfare (AIHW) as a measure of both overcrowding and housing utilisation. It has been used by the AIHW to develop a modified ‘Proxy Occupancy Standard’ to assess overcrowding amongst indigenous Australians taking into account the larger families and cultural differences (AIHW, 2007). Its use by the ABS is described as follows:

“The concept of housing utilisation in this publication is based upon a comparison of the number of bedrooms in a dwelling with a series of household demographics such as the number of usual residents, their relationship to one another, age and sex. There is no single standard measure for housing utilisation, however the Australian Bureau of Statistics (ABS) has used a Canadian model which was considered by the National Housing Strategy and the Australian Institute of Health and Welfare to conform reasonably to social norms in Australia.

The Canadian National Occupancy Standard for housing appropriateness is sensitive to both household size and composition. The measure assesses the bedroom requirements of a household by specifying that:

- there should be no more than two persons per bedroom;
- children less than 5 years of age of different sexes may reasonably share a bedroom;
- children 5 years of age or older of opposite sex should have separate bedrooms;
- children less than 18 years of age and of the same sex may reasonably share a bedroom; and
- single household members 18 years or over should have a separate bedroom, as should parents or couples.

Households living in dwellings where this standard cannot be met are considered to be overcrowded.” (ABS, 2007a)

The ABS describes its use as an indicator of over- and under-utilisation in the following way:
The Canadian National Occupancy Standard is widely used internationally as an indicator of housing utilization... Only 2.8% of Australian households were assessed as needing one or more extra bedrooms to meet this occupancy standard. More than three quarters (78%) of households occupied dwellings which had more bedrooms than were needed to accommodate the occupants according to the standards... Households who owned their home without a mortgage were more likely than those with other tenures to have one or more bedrooms spare (89%). Households renting from a state or territory housing authority were the most likely tenure group (40%) to have only the required number of rooms. Five percent of private renters and six percent of state or territory housing authority renters required one or more additional bedrooms. (ABS, 2007b)

The reference to under-occupancy in “[h]ouseholds who own their own home without a mortgage...” implies widespread under-utilisation by older home owners – who indeed are more likely to be outright owners than their younger counterparts. However, the use of such quantitative measures for estimating the housing utilisation of older people has been questioned by many (Davison et al, 1993; Kendig and Neutze, 1999; Batten, 1999; Sweeny Research, 2006; Wulff et al, 2002). Sweeny Research identified numerous alternatives uses for ‘spare’ bedrooms including for storage for belongings of children who had left home, grandchildren’s toys and equipment (high chairs, prams, cots etc), a home office and sewing or craft rooms. Batten (1999) suggests an error in citation of the CNOS when used by the National Housing Strategy whereby “a minimum of one person per bedroom” was added to the Standard’s limit of two persons per bedroom and claimed that this changed the intention of the measure from one of overcrowding to under-utilisation.

HOUSING UTILISATION AMONGST OLDER AUSTRALIANS

Analysis of 2006 census data reveals that while the households of Australians 55 years and older are predominantly couples (66.0%) or single people living alone (22.5%), a large majority (82.9%) lived in dwellings of three or more bedrooms. It is these figures that raise concern about the under-occupancy of older Australian households and lead to assumptions that the ageing of the population will require an increase in smaller dwelling types.

Using 2006 Census data for Australian households with a reference person of 55 years or older, the authors’ research calculated under-occupancy using the CNOS-based ABS formula (Figure 1). Indeed it found that according to this measure, owner-occupiers dwellings appear to be grossly under-occupied, and hence under-utilised, with 35.3% having one spare bedroom and 48.4% with two or more bedrooms spare – suggesting that a staggering total of 83.7% of older Australians dwellings have much more space than they need.

Insert Figure 1 here

When analysed according to three older age cohorts (55-64, 65-74 and 75+), under-occupancy calculated according to the CNOS method was shown to increase from 82.5% for 55-64 year olds to 86.0% for 65-74 year olds and then to decrease slightly to 82.2% for 75+ year olds. When analysed by State and capital city (Table 1) it can be seen that under-occupancy varies between states with Western Australia and ACT having the highest levels and Northern Territory the lowest.

Insert Table 1 here
When looked at in time series for the last three Censuses (1996, 2001 and 2006) there has been a national increase in under-utilisation of 28.1% over 10 years (see Figure 2) – which is not surprising given the fact that the average size of a new dwelling in Australia has increased by 35.3% (from 176.9 to 239.2 m²) over the twenty year period 1986-7 to 2006-7 (with approximately half that growth in the last 10 years) while household sizes and new residential allotment sizes have been decreasing (ABS, 2008).

These findings beg the question however about whether such calculations of under-occupancy are an accurate indication of housing utilisation by older people, which was a key research question in the authors’ study of Dwelling, Land and Neighbourhood Use by Older Home Owners. In order to investigate this it was considered important to ask older people about their households, their use of space in the home and their attitudes about under-utilisation.

RESPONDENTS, THEIR HOUSEHOLDS AND SPACE UTILISATION

The survey targeted older home owners who were subscribers to the National Seniors magazine ‘50 something’ and every state and Territory was represented amongst the 1604 respondents. Respondents were also well represented in the three younger age groups but under-represented in the 85+ age group compared to both the ‘50 Something’ readership and the older (55 yrs and over) Australian population. The majority of the respondents (61.3%) were female and 38.7% male. Three quarters (75.0%) owned their homes outright and 15.0% were owners with a mortgage (making total of 90% owner occupants). A total of 27.4% were overseas born, though the majority of these (73.8%) had lived in Australia for 25 years or more. Close to half (48.2%) lived with a partner, a little more than a third (35.2%) lived alone, and 10.5% were either singles or couples with one or more child living with them. There was also a good distribution of respondents according to employment/retirement status with one third (33.0%) self-funded retirees, 27.5% full or part-pensioners, 18.6% working full-time and 17.8% working part time and this was also reflected in the income distribution. A quarter (24.9%) had lived in their current dwelling for less than 5 years, 19.6% for 5-9 years, 23.7 per cent for 10-19 years and 31.8% for 20 years or more.

In terms of their dwelling characteristics, three quarters (74.7%) of respondents lived in separate houses, 11.0% in flats or apartments and a similar 10.9% in attached, row or terrace housing. A little over half (52.3%) of the separate houses had three bedrooms and 36.8% had four or more bedrooms, a total of 89.1% with three or more bedrooms. Flats/apartments were also predominantly three bedroom (59.3%) with fewer having four or more bedrooms (24.5%), and attached houses were almost equally distributed between two (49.7%) and three bedrooms (46.9%).

With 84.5% of all dwellings having three or more bedrooms and 91.4% of households comprised of only one or two people (the latter predominantly being couples) it would appear at face value that the housing of these older home owners was even more underutilised than in the population at large. So the first step in investigating the utilisation of ‘surplus’ bedrooms was to determine how many were not used regularly for sleeping. Figure 2 indicates that indeed a large majority of the older home owners had bedrooms that were not regularly used for sleeping by permanent members of the household.

Insert Figure 2 here
However, just because bedrooms are not used for sleeping by permanent residents in the home, does not mean they not utilised, as Figure 3 indicates. In fact many are used extensively. The most common use was for an office or study (34.1%) followed by guest bedroom (27.0%), the somewhat ambiguous ‘spare room’ (12.3%), hobby room (12.0%), storage room (9.1%), ironing room (4.0%) and reading room (1.6%). Examples of some of these uses are shown in the photographs in Figure 4.

Insert Figure 3 here

Insert Figure 4 here

The interviews, and photographs revealed that in many cases bedrooms were used for multiple purposes, such as a guest room, study and exercise room; or a store room, study and sewing room. Not only bedrooms were used for alternative uses but other rooms as well (see Figure 5). Family and rumpus rooms were often used as craft/hobby rooms, exercise rooms or storage for grandchildren’s toys. Garages were commonly used by men as workshops, sometimes completely displacing the car, and were also used for hobbies such as model railways, storage, recreation/entertainment areas or sitting rooms. Older home owners were found to be very creative in their use of space in the home that might once have been used to accommodate the needs of a larger household with children.

Insert Figure 5 here

PERMANENT AND TEMPORARY RESIDENTS

A central question that impacts on housing utilisation by older people is the extent to which the permanent residents represent all the regular users of the dwelling, since older people are parents and grandparents and having family visit is important to most older people. For Census purposes, the ABS uses the number of ‘usual residents’ to determine household size. A ‘usual residence’ is defined as “that address at which the person has lived or intends to live for a total of 6 months or more” (ABS, 2006b:232). However, for the ABS Australian Housing Survey (a sample survey last conducted in 1999) temporary residents were also accounted for, being defined as “…people (of all ages) who are not usual residents of the household, but who stay, or are expected to stay, with the household for at least 20 nights (not necessarily consecutive) over a 12 month period” (ABS, 2002).

An analysis of 1999 Australian Housing Survey data revealed that 12.0% of households with a reference person of 55 years of age or older had one or more temporary residents living in their home and that this decreased with age from 17.5% for 55-64 year olds to 7.6% for 75+ year olds. However, the survey of older home owners in 2007-8 found the presence of temporary residents to be considerably higher with close to one quarter of households (23.4%) having one or more temporary residents (Figure 6).

Insert Figure 6 here

As Figure 7 shows, Temporary residents were most commonly children of the respondent but could also be grandchildren, other relatives or friends, and in a few cases a partner, tenant or boarder.
The presence of temporary residents goes a fair way toward explaining why many older home owners feel a guest bedroom (or spare room) is necessary and well utilised. Interviewees elaborated on the importance of being able to accommodate temporary residents, whether these were family, friends or boarders. For some it involved helping out a family member.

*My son left his marriage of over twenty years and came to live with me for six weeks before he sort of got himself a flat.* (Female 70-74 yrs living alone, regional, attached house, pensioner)

*I have my son-in-law staying every Thursday evening. That’s because he owns a shop at [nearby coastal town]...and lives at [city suburb]. At the moment he commutes every other night, so that night I stay in [city suburb] looking after his children and he comes and stays here, because then he’s ready for work first thing Friday morning and Friday is the worst time for the [freeway].* (Female 55-59 yrs, living alone, coastal regional, attached dwelling, self-funded retiree).

For others it the pleasure of having grandchildren come and stay over on a regular basis.

*[Referring to a grandchild] Yes, he’s got a bedroom, and he’s got clothes in there,...his toys... He usually stays for week or so during school holidays, and say every third weekend.* (Male 65-69 yrs living alone, capital city, attached house, working full-time)

And for others (particularly those born overseas) it was important to be able to accommodate family visiting from overseas.

*When my family come from Europe, they always stay for 6 or 8 weeks and they need to be able to stay with us otherwise the cost is prohibitive. They have already had to pay the huge costs of travelling here etc.* (Female 70-75, CALD, living with husband, separate house, self-funded retiree)

For a few it involved having a boarder in the home.

*I took in overseas university students to increase my income, make sure I ate properly and to provide company. Later I was asked to provide a home for a post-doc student who paid nominal rent and stayed for 2 year[s]. There have been a number of occasions when people have asked if they could stay with me for a period of time, for a variety of reasons... I take at least one female foreign English language home-stay student a year, for a period of anywhere between 1-12 months, but the average stay is between 3-5 months. I do this to help them with their English, for the company and also to supplement my income.* (Female, age not specified, separate house, suburban, self-funded retiree)

*I did have some [visiting] scholar living with me part of last year, but as a general rule, it’s just a single person. She was here for about three or four months, yes. And I’ve had exchange students through [a business club] too, the same thing, for about
However use of guest bedrooms was not limited to temporary residents but also for less frequently visiting family and friends. When these are families with grandchildren this can place quite a demand on space in the home for shorter periods of time such as school holidays or annual vacations.

*We have lots of friends from [interstate] and they can come up and stay comfortably without disturbing us. Our children too, they were going to be here just for a month and they've been here now for seven months so it has worked out well to have the room. We find we need the house this big now that they're all having children... you want the kids to come and visit and preferably even together so they can see each other and the grandkids will see each other. So you need a big house.* (Male 65-69 yrs with partner, separate house, suburban, working part-time, assistance required)

*It has worked really well and I'm forever grateful for that. I will always want my family to visit. Even if I'm dotty and not in care. I would still like to think my daughter and her husband, (if she's got one by then), or my son-in-law could come visit and stay for a bit. I always want to be able to welcome someone into my home and have a bed for them.* (Female 60-64, with partner, attached house, capital city, pensioner, assistance required)

It is clear from the interviews that having temporary residents and family and friends visit is highly valued by many older people and having enough space in the home to accommodate them is considered important. Along with the extra time spent in the home post-retirement, and the many other uses that bedrooms are put to, it also helps to explain why in the survey 91.8 per cent of survey respondents regarded their current home as suitable for the number of permanent and temporary residents in their household.

**CONCLUSION**

It seems clear that understanding housing utilisation is more complex than can be calculated by a mathematical formula relating the number and relationship of permanent residents in the household to the number of bedrooms as in the Canadian Occupancy Standard that is widely used in Australia. While it may have some utility as a measure of overcrowding, which appears to be its original intention, its use in as a measure of housing utilisation is problematic. This is particularly the case with older home owners as it fails to take into account some important aspects of their space utilisation including the presence of temporary residents in the home, the additional time spent in the home following retirement, alternative uses of rooms for a range of activities that become more important post-retirement, as well as the important psycho-social aspects of the meaning and familiarity of home and neighbourhood. Clearly then, if housing utilisation is to be accurately measured, a more nuanced method that takes such factors into account is necessary.

The study of older home owners also raises important questions about the assumptions that older people do not use the housing stock efficiently and should therefore be encouraged to downsize into more appropriately sized and designed housing, or share accommodation with family, friends or boarders. For the most part it seems that older home owners find their typically three or more bedroom homes suitable for their needs and utilise the space well.
While there is evidence from the survey and interviews that a few do find the size of their dwellings excessive and a maintenance burden, and would prefer to move to something more suitable, the majority want to stay put in their existing homes and neighbourhoods as they age, with appropriate care and assistance provided when they need it.

So it would appear that for older home owners, size of the home does matter, and may have an important role to play in healthy and active ageing. Since this research was limited to older homeowners, how these findings relate to those older people residing in public housing and the private rental market requires further research. While there is some evidence of cultural differences in space utilisation in the findings, which are not pursued here, this could also be a fruitful avenue for more study particularly in the light of Pader’s (2002) observations about culturally-based discrimination in occupancy standards. Given the spatial and temporal diversity of alternative uses of ‘bedroom’ and other spaces in the home, there is also scope for more research into how these uses and activities actually contribute to healthy and active ageing.
REFERENCES


FIGURES AND TABLES

Figure 1: Under Occupancy of Older Australian Households According to the Canadian National Occupancy Standard

Table 1: Under-occupancy According to the Canadian National Occupancy Standard by State and Capital City, Australia, 2006
(Source: ABS 2006 Census Data)

<table>
<thead>
<tr>
<th>State/Territory &amp; Capital City</th>
<th>% 2 or more extra bedrooms needed</th>
<th>% 1 extra bedroom needed</th>
<th>% No extra bedrooms needed</th>
<th>% 1 spare bedroom needed</th>
<th>% 2 or more spare bedrooms needed</th>
<th>% dwellings with spare bedrooms</th>
<th>Total No of Properties</th>
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* Based on the Canadian National Occupancy Standard (CNOS)
Table 2: Change in Bedroom Standard for Dwellings with Older Australians, 1996-2006
(Source: ABS 2006 Census Data)

<table>
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<tr>
<th>State/Territory &amp; Capital City</th>
<th>% 2 or more extra bedrooms needed</th>
<th>% 1 extra bedroom needed</th>
<th>% No extra bedrooms needed</th>
<th>% 1 spare bedroom needed</th>
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Figure 2: Number of Bedrooms Not Used for Sleeping
(n=1215)
Figure 3: Alternative Uses of Additional Bedrooms
\( n=1215 \)
Figure 4: Photographs of Some Typical Alternative Bedroom Uses

- Bedroom used as guest room
- Bedroom used as home office/study
- Bedroom used as sewing room
- Bedroom used as media room
- Bedroom as hobby (model railway) room
- Bedroom as grandchildren’s toy/rest room
Figure 5: Alternative Uses of Other Rooms

- Rumpus room used as exercise room/study
- Rumpus room used as toy store room
- Family room used as craft room
- Family room used as double study
- Garage uses as storage, hobby & workshop
- Second bathroom used as water sport store
Figure 6: No of Temporary Residents by Age of Reference Person
(n=1283)

Note: 85+ figures are unreliable due to small number of respondents (n=17)

Figure 8: Relationship of Temporary Residents to Respondent
(n=695)